



09/14/2016

TransUnion<sup>tu</sup>

P63SDW00202817-I020623-024771042



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**TransUnion requests your feedback. Please take this brief anonymous survey and tell us how we are doing.**

**[www.TUCares.com](http://www.TUCares.com)**



Our investigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise, we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our investigation. If an item says, "Deleted" we have removed it from your credit report and taken steps so it does not reappear. If an item says, "Verified, no change" it means the company that reports the information to us has certified it is reported accurately. If an item says "New Information Below" you should look at the item carefully to see whether you believe it is now accurate. Sometimes the new information reflects only a change to a balance or date, because the company that reports that item to us has certified that the rest of the information is accurate.

If our investigation has not resolved your dispute, you have several options:

- You may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.
- You may contact the company that reports the information to us and dispute it directly with them. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.
- You may provide us additional information or documents about your dispute to help us resolve it by visiting [www.transunion.com/dispute](http://www.transunion.com/dispute) and indicating you are filing a repeat dispute. You will be prompted to add additional information you feel is relevant to your dispute as well as upload supporting documentation.
- You may file a complaint about TransUnion, or the company reporting the item, with the Consumer Financial Protection Bureau or your State Attorney General's office.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a more detailed description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

**-Begin Credit Report-**

**Account Information**

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

**Rating Key**

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

**Adverse Accounts**

**SPECIALIZED LOAN SVCG #100320\*\*\*\* (PO BOX 266005, LITTLETON, CO 80163, (720) 241-7200)**

Date Opened: 11/21/2006  
Responsibility: Individual Account  
Account Type: Mortgage Account  
Loan Type: SECOND MORTGAGE

Balance: \$0  
Date Updated: 06/30/2011  
Last Payment Made: 08/26/2009  
High Balance: \$77,765  
Original Charge-off: \$75,966

Pay Status: >Account paid in Full; was a Charge-off<  
Terms: \$660 per month, paid Monthly for 360 months  
Date Closed: 06/30/2011  
>Maximum Delinquency of 90 days in 05/2011<

Remarks: >TRANSFERRED TO RECOVERY<; CLOSED

Estimated month and year that this item will be removed: 05/2018

	05/2011	04/2011	03/2011	02/2011	01/2011
Rating	90	X	X	X	X

**- End of investigation results -**

To view a free copy of your full, updated credit file, go to our website [www.transunion.com/fullreport](http://www.transunion.com/fullreport)

**-End of Credit Report-**